

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MASSACHUSETTS

ONEBEACON AMERICA INSURANCE  
COMPANY,  
Plaintiff,

CIVIL ACTION  
NO: 04-11753-JLT

vs.

BLUE WATER ENTERPRISES, INC.  
Defendant.

SUBMISSION OF UMPIRE'S FINDINGS

Now comes the plaintiff, OneBeacon America Insurance Company, in the above-entitled action, by and through its undersigned attorneys, Clinton & Muzyka, P.C., and respectfully files the Umpire's recent findings, which are attached hereto as Exhibit "A."

By its attorneys,

CLINTON & MUZYKA, P.C.

"/s/Kenneth M. Chiarello"  
Kenneth M. Chiarello  
BBO NO: 639274  
One Washington Mall  
Suite 1400  
Boston, MA 02108  
(617) 723-9165